ABSTRACT OF THE DISCLOSURE

In accordance with a first aspect of the present invention, an

administrator/user account creation/management (ACM) tool is provided to manage
and administer administrator and user account creation and management for an
application. In one embodiment, the ACM tool is equipped to facilitate
administrators of service operators, service providers, licensee organizations to
jointly administer and manage the creation and empowerment of corresponding
service provider and licensee organization administrator accounts as well as end
user accounts. In accordance with a second aspect of the present invention, a
function offering creation/management (FCM) tool is provided to create, manage,
and administer access to function offerings and services of the application.